

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John S Korinis
Debtor

Case No. 12-06309-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 35

Date Rcvd: Jan 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2018.

db +John S Korinis, 19 Shiloh Drive, Lake Ariel, PA 18436-9346
cr OneWest Bank FSB, P. O. Box 829009, Dallas, TX 75382-9009
4400792 +1661 Worthington Rd., West Palm Beach, FL 33409-6488
4272126 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4232047 +Bethpage Federal Credit Union, Farrell Fritz PC, attn: Darren A Pascarella, Esq.,
1320 RXR Plaza, Uniondale NY 11556-1320
4729880 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
4261834 +ONE WEST BANK,FSB, POST OFFICE BOX 829009, DALLAS, TEXAS 75382-9009
4399147 +Ocwen Loan Servicing, LLC, 1100 Virginia Drive, suite 175, Fort Washington, PA 19034-3278,
Attn: Bankruptcy Department
4207043 Udren Law Offices, 111 Woodcrest Rd., Suite 200, Cherry Hill, NJ 08003-3620
4207045 Wayne Memorial Hospital, % Wayne Enterprises, 742 Main St, St 105, Honesdale, PA 18431

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4207030 +EDI: AFNIRECOVERY.COM Jan 23 2018 18:58:00 AFNI, for Verizon, P.O. Box 3097,
Bloomington, IL 61702-3097
4207031 EDI: APPLIEDBANK.COM Jan 23 2018 18:58:00 Applied Bank, P.O. Box 10210,
Wilmington, DE 19850
4256338 +EDI: AFNIRECOVERY.COM Jan 23 2018 18:58:00 Afni, Inc., PO Box 3667,
Bloomington, IL 61702-3667
4216057 EDI: AIS.COM Jan 23 2018 18:58:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4207032 +EDI: BANKAMER.COM Jan 23 2018 18:58:00 Bank of America, 450 American Street,
Simi Valley, CA 93065-6285
4207033 +E-mail/Text: bankruptcy@cavps.com Jan 23 2018 18:52:32 Bank of America,
% Cavalry Portfolio Serv, PO Box 27288, Tempe, AZ 85285-7288
4207034 +E-mail/Text: bankruptcynotices@bethpagefcu.com Jan 23 2018 18:52:18
Bethpage Federal Credit Union, 899 S. Oyster Bay Road, Bethpage, NY 11714-1031
4207036 +EDI: CAPITALONE.COM Jan 23 2018 18:58:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-0281
4207035 +EDI: RESURGENT.COM Jan 23 2018 18:58:00 Capital One, % LVNV Funding, PO Box 10497,
Greenville, SC 29603-0497
4210032 +E-mail/Text: bankruptcy@cavps.com Jan 23 2018 18:52:31 Cavalry Portfolio Services,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
4207038 +EDI: RESURGENT.COM Jan 23 2018 18:58:00 HSBC Best Buy, % LVNV Funding, PO Box 10497,
Greenville, SC 29603-0497
4212532 +EDI: HFC.COM Jan 23 2018 18:58:00 HSBC MORTGAGE SERVICES INC, 636 GRAND REGENCY BLVD,
BRANDON, FL 33510-3942
4207039 +EDI: HFC.COM Jan 23 2018 18:58:00 HSBC Mortgage Services, P.O. Box 3425,
Buffalo, NY 14240-3425
4207037 +EDI: CITICORP.COM Jan 23 2018 18:58:00 Home Depot/Citibank, P.O. Box 6497,
Sioux Falls, SD 57117-6497
4207040 EDI: IRS.COM Jan 23 2018 18:58:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
4270419 EDI: RESURGENT.COM Jan 23 2018 18:58:00 LVNV Funding, LLC, c/o Resurgent Capital Services,
P.O. Box 10675, Greenville, SC 29603-0675
4261357 EDI: RESURGENT.COM Jan 23 2018 18:58:00 LVNV Funding, LLC its successors and assigns as,
assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4956375 +Fax: 407-737-5634 Jan 23 2018 19:08:37 Ocwen Loan Servicing, LLC, 1661 Worthington Road,
Suite 100, West Palm Beach, FL 33409-6493
4207041 +E-mail/Text: EBN_Notifications@OWB.com Jan 23 2018 18:52:23 Onewest Bank,
6900 Beartic Drive, Kalamazoo, MI 49009-9559
4231938 EDI: Q3G.COM Jan 23 2018 18:58:00 Quantum3 Group LLC as agent for,
Worldwide Asset Purchasing II LLC, PO Box 788, Kirkland, WA 98083-0788
4229420 EDI: Q3G.COM Jan 23 2018 18:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
4586478 EDI: RECOVERYCORP.COM Jan 23 2018 18:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4207042 +EDI: CHRYSLER.COM Jan 23 2018 18:58:00 TD Auto Finance, PO Box 9223,
Farmington, MI 48333-9223
4219216 +E-mail/Text: BKRMailOps@weltman.com Jan 23 2018 18:52:29
TD Auto Finance LLC/Chrysler Financial, c/o Weltman, Weinberg & Reis,
323 W. Lakeside Avenue, Ste 200, Cleveland, OH 44113-1009
4207044 +EDI: RESURGENT.COM Jan 23 2018 18:58:00 Washington Mutual, % LVNV Funding, PO Box 10497,
Greenville, SC 29603-0497

TOTAL: 25

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4399148 Ocwen Loan Servicing, LLC, 1100 Virginia Drive, suite 175, Fort Washington, PA 19034,
Attn: Bankruptcy Department, Ocwen Loan Servicing, LLC, 1100 Virginia Drive, suite 175
cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
Dallas, TX 75261-9741)
4729881* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,
Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
Chrisovalante Fliakos on behalf of Creditor Nationstar Mortgage, LLC. pamb@fedphe.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Matthew Christian Waldt on behalf of Creditor Nationstar Mortgage, LLC. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Nicole Bernadette LaBletta on behalf of Creditor Ocwen Loan Servicing, LLC nlabbletta@udren.com, vbarber@udren.com
Recovery Management Systems Corporation claims@recoverycorp.com
Sherri Braunstein on behalf of Creditor Ocwen Loan Servicing, LLC sherri.braunstein@phelanhallinan.com
Stuart Winneg on behalf of Creditor OneWest Bank FSB swinneg@udren.com, cblack@udren.com
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
Timothy B. Fisher, II on behalf of Debtor 1 John S Korinis donna.kau@pocono-lawyers.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 John S Korinis
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:12-bk-06309-JJT**

Social Security number or ITIN **xxx-xx-5178**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John S Korinis

**By the
court:**



January 23, 2018

Honorable John J. Thomas
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.